-	
Chapter you are filing under:	
■ Chapter 7	
☐ Chapter 11	
☐ Chapter 12	
☐ Chapter 13	☐ Check if this an amended filing
	■ Chapter 7 □ Chapter 11 □ Chapter 12

B 10²

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write the name that is on your government-issued picture identification (for		Joseph First name	First name
	licer	nple, your driver's use or passport).	D. Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	McBride Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer atification number	xxx-xx-1125	

DUL	nor Joseph D. Micbild	C	Case Hamber (II known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		2371 East 16th Street Brooklyn, NY 11229	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Kings County	County
		·	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Jo		Joseph D. McBrid	е				Case number (if known)	
Par		Tell the Court About						
7.	Banl	chapter of the cruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bank e box.	ruptcy
	CHOC	sing to file under	■ Chap	ter 7				
			☐ Chap	ter 11				
			☐ Chap	ter 12				
			☐ Chap	ter 13				
8.	How	you will pay the fee	abo ord a p	out how your ler. If your re-printed	ou may pay. Typi attorney is subn address.	cally, if you are paying the fee you	ck with the clerk's office in your local court for mo ourself, you may pay with cash, cashier's check, out alf, your attorney may pay with a credit card or ch	or money heck with
						allments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individuals	s to Pay
			but tha	is not req t applies t	uired to, waive y o your family size	our fee, and may do so only if yo e and you are unable to pay the t	n only if you are filing for Chapter 7. By law, a jud our income is less than 150% of the official pover fee in installments). If you choose this option, you Official Form 103B) and file it with your petition.	ty line
9.	Цоли	you filed for	_					
Э.	bank	you filed for cruptcy within the	No.					
	last	8 years?	☐ Yes.					
				District		When	Case number	
				District		When	Case number	
				District		When	Case number	
10.	case	any bankruptcy s pending or being	■ No					
	not f you,	by a spouse who is iling this case with or by a business ner, or by an ate?	☐ Yes.					
				Debtor			Relationship to you	
				District		When	Case number, if known	
				Debtor			Relationship to you	
				District		When	Case number, if known	
11.		ou rent your	■ No.	Go to I	ine 12.			
	resid	lence?	☐ Yes.	Has yo	our landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence?	•
					No. Go to line 1	2.		
					Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and file it wi	th this

Deb	tor 1 Joseph D. McBrid	le			Case number (if known)
Pari	3: Report About Any Bu	einossos	You Own	as a Sole Proprie	tor
		311103303	TOU OWI	l as a sole i Toprie	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	siness
	A sole proprietorship is a				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			e of business, if any	
	If you have more than one sole proprietorship, use a		Numb	oer, Street, City, Sta	te & ZIP Code
	separate sheet and attach it to this petition.		Chec	k the appropriate bo	x to describe your business:
	·				ness (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
				None of the above	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business deadlines. If you indicate that you are a small business deadlines. If you are filing under Chapter 11, the court must know whether you are a small business deadlines. If you are filing under Chapter 11, the court must know whether you are a small business of deadlines. If you are filing under Chapter 11, the court must know whether you are a small business of deadlines. If you are filing under Chapter 11, the court must know whether you are a small business of deadlines. If you are filing under Chapter 11, the court must know whether you are a small business of deadlines. If you indicate that you are a small business debtor, you must attach your most in 11 U.S.C. 1116(1)(B).			a small business debtor, you must attach your most recent balance sheet, statement of		
	For a definition of small	■ No.	I am i	not filing under Char	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am t Code	•	11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Pari	t 4: Report if You Own or	Have Any	/ Hazardo	ous Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat	☐ Yes.			
	of imminent and identifiable hazard to		What is	the hazard?	
	public health or safety?				
	Or do you own any property that needs immediate attention?			diate attention is why is it needed?	
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			Where i	s the property?	
	- '				Number, Street, City, State & Zip Code

Debtor 1 Joseph D. McBride Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

П

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

I have a mental illness or a Incapacity.

mental deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes Disability.

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active П military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	briefing about credit
counseling because of:	

I have a mental illness or a mental Incapacity. deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1	Joseph D. McBrid	е		Case number	er (if known)		
Par	t 6:	Answer These Questi	ons for Re	porting Purposes				
16. What kind of debts do you have?			16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
				☐ No. Go to line 16b.				
				Yes. Go to line 17.				
					ss debts? Business debts are debts and or through the operation of the bus			
				☐ No. Go to line 16c.	• .			
				☐ Yes. Go to line 17.				
			16c.	State the type of debts you owe th	nat are not consumer debts or busines	ss debts		
17.		you filing under oter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.			
	Do you estimate that after any exempt property is excluded and			expenses are paid that funds will be	u estimate that after any exempt propoe available to distribute to unsecured			
		inistrative expenses paid that funds will		■ No				
	distr	vailable for ibution to unsecured itors?		☐ Yes				
18.		many Creditors do estimate that you ?	■ 1-49 □ 50-99 □ 100-19		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000		
			□ 200-99	9				
19.	estir	much do you nate your assets to orth?	□ \$100,0	50,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion		
20.		much do you nate your liabilities e?	\$100,0	0,000 01 - \$100,000 01 - \$500,000 01 - \$1 million	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
Part	t 7:	Sign Below						
For	you		I have exa	amined this petition, and I declare	under penalty of perjury that the infor	mation provided is true and correct.		
			If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					ot an attorney to help me fill out this			
			I request r	elief in accordance with the chapte	er of title 11, United States Code, spe	ecified in this petition.		
			bankruptc 1519, and	y case can result in fines up to \$25		or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341,		
			Joseph	D. McBride of Debtor 1	Signature of Debto	r 2		
			Executed	on <u>December 11, 2015</u> MM / DD / YYYY	Executed on MM	/ DD / YYYY		

Debtor 1 Joseph D. McBrid	de	Case number (if known)		
For your attorney, if you are represented by one		d States Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. §	
If you are not represented by an attorney, you do not need to file this page.		no knowledge after an inquiry that the information		
. •	/s/ Julio E. Portilla	Date	December 11, 2015	
	Signature of Attorney for Debtor		MM / DD / YYYY	
	Julio E. Portilla Printed name			
	Law Office of Julio E. Portilla, P.C.			
	111 Broadway Suite 706 New York, NY 10006			
	Number, Street, City, State & ZIP Code			
	Contact phone (212) 365-0292	Email address	jp@julioportillalaw.com	
	0690			
	Bar number & State			

B2030 (Form 2030) (12/15)

United States Rankruntcy Court

		ern District of New Yor			
In re	Joseph D. McBride		Case No.		
		Debtor(s)	Chapter	7	_
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR DE	EBTOR(S)	
c	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 ompensation paid to me within one year before the filir e rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	1,838.00	
	Prior to the filing of this statement I have received.		\$ <u></u>	1,838.00	
	Balance Due		\$	0.00	
2. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law firm	l.
[☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the nar				
5. I	n return for the above-disclosed fee, I have agreed to re	ender legal service for all aspec	ts of the bankruptcy c	ase, including:	
b c	Analysis of the debtor's financial situation, and rende. Preparation and filing of any petition, schedules, stat Representation of the debtor at the meeting of creditor. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ement of affairs and plan which ors and confirmation hearing, a reduce to market value; ex ons as needed; preparation	h may be required; and any adjourned hea emption planning	rings thereof;	
б. В	y agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any dis any other adversary proceeding.	e does not include the following schargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actions o	r
		CERTIFICATION			_
	certify that the foregoing is a complete statement of an inkruptcy proceeding.	y agreement or arrangement for	r payment to me for re	epresentation of the debtor(s) in	
De Da	ecember 11, 2015 ute	111 Broadway Suite 706 New York, NY 10	<i>ey</i> lio E. Portilla, P.C. 1006 Fax: (212) 365-441	7	

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citi Corp Credit Services Citicorp Cred Srvs/ Centralized Bankrupt Po Box 790040 St Louis, MO 63179

Citibank Citicorp Credt Srvs/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773

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Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773

John Jay College 445 W 59 St Rm 3400 New York, NY 10019

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116

Wells Fargo Wells Fargo Bank Mac X2505-033 Pob 10438 Des Moines, IA 50306

Wells Fargo Po Box 84712 Sioux Falls, SD 57117

Yeshiva University 500 West 185th Street New York, NY 10033

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S):	Joseph D. McBride	CASE NO.:.
	Local Bankruptcy Rule 1073-2(Cases, to the petitioner's best known	(b), the debtor (or any other petitioner) hereby makes the following disclosure owledge, information and belief:
was pending at any spouses or ex-spous partnership and one have, or within 180	time within eight years before the ses; (iii) are affiliates, as defined it or more of its general partners; (purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case e filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a (vi) are partnerships which share one or more common general partners; or (vii) ther of the Related Cases had, an interest in property that was or is included in the
■ NO RELATED	CASE IS PENDING OR HAS B	EEN PENDING AT ANY TIME.
☐ THE FOLLOW	ING RELATED CASE(S) IS PE	NDING OR HAS BEEN PENDING:
1. CASE NO.:	JUDGE: DISTRICT	DIVISION:
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:
CURRENT STAT	US OF RELATED CASE:	
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATED (R	Refer to NOTE above):
	LISTED IN DEBTOR'S SCHEIDF RELATED CASE:	DULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
2. CASE NO.:	JUDGE: DISTRICT	/DIVISION:
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:
CURRENT STAT	US OF RELATED CASE:	(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATED (R	Refer to NOTE above):
	LISTED IN DEBTOR'S SCHEIDF RELATED CASE:	DULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
3. CASE NO.:	JUDGE: DISTRICT	/DIVISION:
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:

DISCLOSURE OF RELATED CASES (cont'd)				
CURRENT STATUS OF RELATED CASE:(Discharged/	awaiting discharge, confirmed, dismissed, etc.)			
, c				
MANNER IN WHICH CASES ARE RELATED (Refer to NOTE about	ove):			
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REASCHEDULE "A" OF RELATED CASE:	L PROPERTY") WHICH WAS ALSO LISTED IN			
<i>NOTE:</i> Pursuant to 11 U.S.C. § 109(g), certain individuals who have he eligible to be debtors. Such an individual will be required to file a				
TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY,	AS APPLICABLE:			
I am admitted to practice in the Eastern District of New York (Y/N): _	Y			
CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/	petitioner's attorney, as applicable):			
I certify under penalty of perjury that the within bankruptcy case is not as indicated elsewhere on this form.	t related to any case now pending or pending at any time, except			
/s/ Julio E. Portilla				
Julio E. Portilla Signature of Debtor's Attorney Law Office of Julio E. Portilla, P.C. 111 Broadway	Signature of Pro Se Debtor/Petitioner			
Suite 706 New York, NY 10006 (212) 365-0292 Fax:(212) 365-4417 Signature of Pro Se Joint Debtor/Petitioner				
	Mailing Address of Debtor/Petitioner			
	City, State, Zip Code			
	Area Code and Telephone Number			

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the

other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

<u>NOTE</u>: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-17 Rev.8/11/2009